

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING  
TRUSTEE

Andrew B. Finberg, Esquire  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002  
(856) 663-5002



Order Filed on April 11, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

**Karen J. Devito,**

**Debtor(s)'.**

Case No: 21-10014 (JNP)

Hearing Date: April 11, 2025 at 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

Chapter: 13

Recommended Local Form:



Followed



Modified

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through (3) is hereby **ORDERED**.

**DATED: April 11, 2025**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The Court having considered the motion or certification of Andrew B. Finberg, Chapter 13  
Standing Trustee, and any objections filed, it is hereby

ORDERED that:

- ☒ The debtor(s)' case is hereby DISMISSED.
- ☐ The debtor(s)' plan is allowed to continue at the regular monthly payment of \$\_\_\_\_ for a period of \_\_\_\_\_. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order dismissing the debtor(s)' case.
- ☐ An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.
- ☐ Other:
  - ☒ IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this Court for cause retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.
  - ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with the arrears being capitalized through the debtor(s)' plan, and the plan shall continue at \$\_\_\_\_\_ which represents total receipts applied to plan.

- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with a lump sum payment of \$ \_\_\_\_ due within \_\_\_\_ days from the date of this Order.
- ☐ IT IS FURTHER ORDERERED the Debtor(s)' shall be barred from filing for bankruptcy protection under Chapter 13 for a period of \_\_\_\_ from the date of dismissal of Debtor(s)' case.
- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier payments of \_\_\_\_.
- ☐ This order incorporates a fee application for debtor(s)' attorney in the amount of \$ \_\_\_\_ pending Court approval.
- ☐ A status hearing shall be held on \_\_\_\_\_.
- ☐ \_\_\_\_\_.

In re:  
Karen J. Devito  
Debtor

Case No. 21-10014-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 11, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID	Recipient Name and Address
db	+ Karen J. Devito, 37 South Spray Avenue, Atlantic City, NJ 08401-6463

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Brian C. Nicholas	on behalf of Creditor PENTAGON FEDERAL CREDIT UNION brian+ecf@briannicholas.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Pentagon Federal Credit Union phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Apr 11, 2025

Form ID: pdf903

Total Noticed: 1

Richard D. Trenk

on behalf of Creditor City of Atlantic City rtrenk@trenkisabel.law averdugo@tisslaw.com

Robert H. Johnson

on behalf of Debtor Karen J. Devito ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

Robert S. Roglieri

on behalf of Creditor City of Atlantic City rroglieri@trenkisabel.law mmassoud@trenkisabel.law

Robert W. Keyser

on behalf of Creditor MTAG Cust. for FIG Capital Investment NJ 13 rkeyser@taylorandkeyser.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11